

IN THE SPECIFICATION:

Please replace paragraph beginning on Page 1, line 1 with the following:

FIELD OF THE INVENTION

This application is a continuation of U.S. Application Serial No. 09/604,689, filed June 27, 2000, which is a continuation-in-part of U.S. Application Serial No. 09/544,499, filed April 7, 2000, hereby incorporated by reference as to its entirety. This application is based upon and claims the benefit of priority from the prior Australian Patent Application No. PQ 1265, filed June 28, 1999 and Australian Patent Application NO. PP 9660, filed April 8, 1999, the entire contents of which are incorporated by reference. The invention relates to online commerce transactions such as the purchase of goods and services and more particularly to methods and devices for the issue of 'disposable' credit cards which operate (depending on user defined options) either as credit cards with a positive cash balance and a zero credit limit or as aliases for real credit cards so as to provide secure transactions.